

## Agenda: Washington State Health Benefit Exchange Enrollment Meeting

*7/25/12; 9:00 am – 10:30 pm*

### Agenda

1.	<b>Welcome: Introductions</b>	Brad Finnegan	10 Min
2.	<b>Purpose of the Meeting:</b> <ul style="list-style-type: none"> <li>Conclude Enrollment discussion</li> <li><i>Discuss Billing and Payment Questions</i></li> <li><i>Review Questions for Discussion with Issuers</i></li> </ul>	Brad Finnegan / Lauren Schaub	10 Min
3.	<b>Discussion with Issuers:</b> <ul style="list-style-type: none"> <li><i>Discuss Current Issuer Business Processes</i></li> <li><i>Discuss Billing and Payment Questions</i></li> </ul>	Group Discussion	45 Min
4.	<b>Next Steps / Close:</b> <ul style="list-style-type: none"> <li><i>Upcoming Enrollment and Billing Meetings –</i> <ul style="list-style-type: none"> <li><b>August 1<sup>st</sup> : Payments and Reconciliation</b></li> <li><b>August 9<sup>th</sup> : Special Enrollment</b></li> </ul> </li> </ul>	Brad Finnegan	5 Min

## Meeting Notes

**Attendance:** Kaiser Permanente, Group Health, Washington Dental Service, Premera Blue Cross, Regence, Community Health Plan of Washington, Molina, AmeriGroup, ODS Health, Pacific Source Health Plan

ID	Notes
1.	The industry standard for accepted payment types was discussed. The majority of carriers currently accept the following types of payment including EFT, check, and cash. A few carriers are also accepting credit card. Carriers do not currently accept PayPal.
2.	The industry standard for lump sum premium payment was discussed. The majority of carriers currently accept lump sum pre-payments on a monthly, quarterly, or annual basis. If the Exchange collected lump sum pre-payments of the individual premiums, the group communicated a preference to receive the entire prepaid lump sum amount in full.
3.	Industry standard for premium payment tolerance for both the individual market and small group market was discussed. For the individual market, most carriers only accept premium payment made in full and begin the delinquency process if the payment is not 100% of the invoiced amount. In the group market, carriers allow for a tolerance between 90-95% of the premium amount. Although the full payment is still expected in full, the delinquency process will not be triggered if the payment is within 90 – 100% of the invoiced amount.
4.	Third party payments and payments made directly to the carrier from the individual were discussed and initial feedback was received. Regarding enrollment and payment reconciliation, the group communicated a consensus that they reconcile with the third party or individual depending on where the money came from. In the case of discrepancies or premiums not paid in full, carriers typically reach out to the TPA initially but ultimately the contract holder is responsible.
5.	Industry standard for a payment history file produced by the carriers was discussed and initial feedback was received. The group communicated a consensus that it is not standard in the small group or individual market to send a payment history file. Some carriers will produce a file if specifically requested by an individual.
6.	Industry standard for adjusting invoices was discussed and initial feedback was received. Most of the carriers adjust the next month's invoice to reflect a change to household composition (either additions or a loss). Some carriers will adjust the current invoice and bill forward with the adjustments.
7.	Industry standard for applying late fees to delinquent premiums was discussed and carriers communicated a consensus that no late fees are currently charged to individuals' for delinquent premium payments.
8.	Reinstatement was discussed and initial feedback was received. Most carriers require that individuals pay all payment in arrears through the current period premium to be eligible for

	reinstatement. Most carriers allow two reinstatements per individual per year. Some carriers limit reinstatement to once per lifetime or apply a 12 month hold before the individual can be reinstated. In the small group market, carriers typically allow one reinstatement and sometime determine reinstatement eligibility based on a manual review by an internal team.
9.	<p>A recap was given regarding key discussion points from this initial meeting and next steps:</p> <ul style="list-style-type: none"><li>• Questions for next week:<ul style="list-style-type: none"><li>▪ What is your current enrollment reconciliation process?</li><li>▪ How can the Exchange reconcile payments made directly to the carriers?</li></ul></li><li>• The next Enrollment meeting will be held on <b>Wednesday, August 1st</b></li></ul>
<p>Thank you for your ongoing support and participation.</p> <p>Please send any follow up questions or suggestions to Brad Finnegan at <a href="mailto:Brad.Finnegan@hca.wa.gov">Brad.Finnegan@hca.wa.gov</a>.</p>	